

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS-EASTERN DIVISION

IN RE: Debrina Moore

Debtor(s)	CASE NO:	17 B 30849
	JUDGE:	Baer
	CHAPTER:	13
	(DuPage)	

NOTICE OF MOTION

TO: Debtor: Ms. Debrina Moore 1123 N. Parkside Ave. Chicago IL. 60651
Trustee: Office of Glenn Stearns 801 Warrenville Road # 650 Lisle IL. 60532 (ECF Service)
See Service Sheet For Other Parties Served

PLEASE TAKE NOTICE that on April 2, 2021 at 9:30 AM or soon thereafter as I may be heard I shall appear before Judge Baer or any judge sitting in his place and I will present the attached DEBTOR MOTION FOR HARDSHIP DISCHARGE and request that the attached Order be entered, at which time you may appear if so desired

NOTE: THIS MOTION WILL BE PRESENTED ELECTRONICALLY USING ZOOM FOR GOVERNMENT. No personal appearance in court is necessary or permitted. To appear and be heard you must do the following:

TO APPEAR BY VIDEO, use this link: <http://www.zoomgov.com/join>. Then enter the meeting ID and passcode

TO APPEAR BY TELEPHONE, call Zoom For Government at 669-254-5252 or 1-646-828-7666. Then enter the meeting ID and passcode.

MEETING ID AND PASSCODE: The meeting ID for this hearing is 160 731 2971 and the passcode is 587656. The meeting ID and passcode can also be found on Judge Baer webpage on the court's website.

IF YOU OBJECT TO THIS MOTION and want it called on the presentment date above, you must file a Notice Of Objection no later than two (2) business days before that date. If a Notice Of Objection is timely filed, the motion will be called on the presentment date. If no Notice Of Objection is timely filed, the Court may grant the motion in advance without a hearing

The undersigned, an Attorney, does hereby certify that a copy of this Notice and Motion was mailed to all the above parties, at their respective addresses, by depositing in the U.S. Mail at 2021 Midwest Road, Oak Brook, Illinois 60523 at or before 4:00 p.m. on March 10, 2021



Richard S. Bass
Law Office of Richard S. Bass
2021 Midwest Road #200
Oak Brook, IL. 60523
630-953-8655

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS-EASTERN DIVISION

IN RE: Debrina Moore

Debtor(s)

CASE NO: 17 B 30849
JUDGE: Baer
CHAPTER: 13
(DuPage)

DEBTOR MOTION FOR HARDSHIP DISCHARGE

NOW COMES the Debtor, Debrina Moore, by and through her attorney, Law Office of Richard S. Bass on Debtor Motion For Hardship Discharge and in support of the motion states as follows:

1. A Chapter 13 Petition was filed on behalf of the Debtor on October 15, 2017
2. The Court has jurisdiction over this matter pursuant to Section 11 U.S.C. Section 105 and 28 U.S.C. section 157
3. The Chapter 13 Plan was confirmed on February 2, 2018
4. The confirmed plan provided for payments of \$900.00 per month for thirty-six (36) months, then the payment increased to \$1,140.00 per month for twenty-four (24) months. The secured claims and priority claims will be paid 100% of their allowed secured claims and unsecured creditors will be 10% of their allowed claims.
5. On October 15, 2020 the Debtor filed a Motion to Modify Chapter 13 Plan. The Debtor had fallen behind on the Chapter 13 Plan payment because she had to take a leave of absence from work so she could provide care for her mother who was in hospice care for approximately a month.

6. On November 6, 2020 an Order Modifying Chapter 13 Plan was entered wherein the Chapter 13 Plan payments arrears were deferred to the end of the plan and the payment was reduced to \$800.00 per month.

7. The Debtor is on currently on payroll deduction for the Chapter 13 Plan and she is substantially current on the Chapter 13 Plan payment

8. The Debtor has paid approximately \$29,585.11 into the Chapter 13 Plan

9. The Debtor's 15 year old son is a totally disabled and needs care and supervision 24 hours a day. He suffers from several very serious medical issues including lung disease and seizure disorder. He is unable to walk or speak and must be fed by a feeding tube. He is totally dependant on others for his care and all his daily needs. Copies of related medical records is available upon request.

10. The night time nursing care he had been receiving ended on January 12, 2021. The Debtor is a single mother and the only assistance she receives for the care of her son is through Illinois Department Of Specialized Care For Children. However, there are instances where a nurse is unavailable to provide the care he needs which means the Debtor must take time off work to care for him. This results in a loss of income to the Debtor.

11. The Debtor has been accepted into an apprentice program sponsored by her employer wherein she has the opportunity to become a Registered Nurse. The Debtor is currently licensed as Certified Nursing Assistance. Upon completion of the apprentice program she will qualify for a license as a Registered Nurse.

The apprentice program will run for approximately 2.5 years and the cost of the program is \$25,000.00 which will be paid by her employer provided she successfully completes the program. If she does not successfully complete the program she will have to repay all or portion of the \$25,000.00 advanced by her employer.

The acceptance into this apprentice program is extremely limited and provides a one-time opportunity for the Debtor to obtain a license as a registered nurse. (Exhibit B: Apprentice Program Agreement)

12 The Debtor's work schedule has been reduced while she in the apprentice program. Her income is not be sufficient for her to continue to make her mortgage payments, household and living expenses for herself and her children and continue make the Chapter 13 Plan payment.

In addition, due to the condition of her son and the time requirements for the apprentice program, the Debtor could no longer keep working her part time job. (Exhibit A: Amended Schedules I & J)

13 The Debtor's inability to complete her Chapter 13 Plan is due circumstances beyond her control, specifically the medical condition of her son; for which she should not be held accountable.

14. The value as of the effective date of the Chapter13 Plan, of property actually distributed under the plan on account of each allowed unsecured claim is not less than the amount they would have been paid on such claim if the estate of the Debtor had been liquidated under a Chapter 13 case on such date The Debtor's unsecured creditors would not receive a dividend if the Debtor had filed a Chapter 7 petition.

15. Modification of the Chapter 13 Plan under Section 1329 of the U.S. Bankruptcy Code is not feasible or practicable because of the aforementioned circumstances surrounding her son's medical condition and Debtor income

16. The Debtor has this singular opportunity to obtain a license as a registered nurse which will allow her to provide the support and medical care for her son and other children in the future. If the Debtor were to lose out on this opportunity it would have a cascading negative impact on her and her children. It would foreclose any future opportunity to provide a respectable quality of life for her and her children.

WHEREFORE, Debtor prays for the following relief:

- A. That the Debtor be granted a Hardship Discharge pursuant to 11 U.S.C. Section ' 1328(b)
- B. Such other relief this Courts proper and just

Respectfully submitted,



Richard S. Bass
Law Office of Richard S. Bass
2021 Midwest Road #200
Oak Brook, IL. 60523
630-953-8655

March 6, 1996

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: Debrina Moore

Case No. 17B 30849

SERVICE SHEET

AAA Cook County Bail Bond
1140 Terex Rd
RE Collection Dept
Hudson, OH 44236

ACS, Nelnet Loan Svc
501 Bleecker St
RE Bankruptcy Dept
Utica, NY 13501

Adrienne Brown
182 Wedgewood Circle
Romeoville, IL 60446

Advantage MRI
PO Box 20790
RE Collection
Columbus, OH 43220

Afni Collection
1310 Martin Luther King Dr
RE AT&T Uverse
Bloomington, IL 61702-3517

Afni Collection
PO Box 3517
RE AT&T Uverse
Bloomington, IL 61702-3517

American Express
PO Box 981535
RE Bankruptcy-Collection Dpt
El Paso, TX 79998-1535

American Express
PO Box 0001
RE Collection-Bankruptcy Dpt
Los Angeles, CA 90096-8000

American Express
Attn: Bankruptcy Dept
PO BOX 981535
El Paso, TX 79998-1535

Arnold Scott Harris
111 W. Jackson Blvd # 600
RE City of Chicago
Chicago, IL 60604

AT&T
One AT&T Way Room 3A104
RE Bankruptcy Dept
Bedminster, NJ 07921

Caine & Weiner
PO Box 5010
RE Bankruptcy Dept
Woodland Hills, CA 91365

Central DuPage Hospital
25 N. Winfield Road
RE Patient Accts
Winfield, IL 60190-1295

Chase Card
PO Box 15298
RE Bankruptcy Dept
Wilmington, DE 19850-5298

Choice Recovery Corp
1550 Old Henderson Rd
RE Bankruptcy Dept
Columbus, OH 43220

City of Chicago Dept Revenue
PO Box 88292
RE Bankruptcy Dept
Chicago, IL 60680-1292

City of Roselle
31 S. Prospect St
RE Collection
Roselle, IL 60172

Complete Payment Recovery Svc
3500 Fifth St
RE Winfield Community Bank
Northport, AL 35476

Converse Collection
200 Cross Keys Office PA
RE Bankruptcy Dept
Fairport, NY 14450

Creditors Collection Bureau
755 Almar Parkway
RE Bankruptcy Dept
Bourbonnais, IL 60914

Dykema Gossett PLLC
10 S. Wacker Drive # 2300
RE Bankruptcy Dept
Chicago, IL 60606

ECMC Collection
1 Imation Place
RE Bankruptcy Dept
Oakdale, MN 55128

Ed Financial Services
252 N. Peters Rd #100
RE Bankruptcy Dept
Knoxville, TN 37923

Ed Financial Services
120 N. Seven Oaks Dr
RE Bankruptcy Dept
Knoxville, TN 37922

Enhanced Recovery Corp
8014 Bayberry Rd
RE
Jacksonville, FL 32256

Enterprise Rent A Car
PO Box 759
RE Collection Dept
Lombard, IL 60148

Fifth Third Bank
5050 Kinglsey Dr
RE Bankruptcy Dept
Cincinnati, OH 45227

Fifth Third Bank
1246 University Ave #421
RE Collection Dept
Cincinnati, MN 55140

Gateway One Lending-Finance
160 N. Riverview Dr #100
RE Bankruptcy Dept
Anaheim, CA 92808

Grand Ridge National Bank
401 S. Carlton Ave
RE: Collection Dept
Wheaton, IL 60187

Ice Mountain Water
21210 Erwin St
RE Collection Dept
Woodland Hills, CA 91367

Illinois Dept Employ Security
RE Bankruptcy-Subdivision 33
33 S. State St 10th Floor
Chicago, IL 60603

Illinois Student Assistance Cm
Attn: Bankruptcy Dept
1755 Lake Cook Rd
Deerfield, IL 60015-5209

Illinois Tollway Authority
2700 O'Pgden Ave
RE Collection Dept
Downers Grove, IL 60515

Internal Revenue Service
PO Box 7346
RE Insolvency Operations Dpt
Philadelphia, PA 19101-7346

Law Office Codilis & Associates
15W030 North Frontage Rd #100
RE Ocwen-Deutsche Bank
Burr Ridge, IL 60527

Law Office of Becket & Lee
PO Box 2001
RE: American Express
Malvern, PA 19355-0701

Merchant Credit Guide
223 W. Jackson Blvd #400
RE Bankruptcy Dept
Chicago, IL 60606

Merchant Credit Guide
223 W. Jackson Blvd #900
RE Central DuPage Hosp
Chicago, IL 60606

Midland Funding
PO Box 2011
RE Bankruptcy Dept
Warren, MI 48090

Midland Funding
8875 Aero Dr #200
RE Bankruptcy Dept
San Diego, CA 92123

Nicor Gas
Attn Bankruptcy Dept
PO Box 549
Aurora, IL 60507

Nisk Ed Inc Private PR
PO Box 7
RE Bankruptcy Dept
Fairport, NY 14450

Northwest Collectors
3601 Algonquin Rd #232
RE Glendale Heights Police Dpt
Rolling Meadows, IL 60008

Northwest Collectors
3601 Algonquin Rd #232
RE Bensenville Police Dept
Rolling Meadows, IL 60008

Northwest Collectors
3601 Algonquin Rd #232
RE Glendale Heights Police
Rolling Meadows, IL 60008

Peoples Gas
200 E. Randolph St
RE Bankruptcy Dept
Chicago, IL 60601-6207

PHH Mortgage-Deutsche Bank
RE: Bankruptcy-Loan Modification Dpt
PO Box 24737
West Palm Beach, FL 33416-9838

Sabrina Guthrie
619 Meadows Blvd
Addison, IL 60101

U S Dept Education. NelNet
121 S. 13th St
RE Bankruptcy Dept
Lincoln, NE 68508

U.S Dept Education-Navient
PO Box 9635
RE Bankruptcy Dept
Wilkes Barre, PA 18773

UAC Car Hop
10801 Red Circle Dr
RE Bankruptcy Dept
Hopkins, MN 55343

Universal Acceptance
7401 Bush Lake Rd
RE Bankruptcy Dept
Edina, MN 55439

University Phoenix. Apollo Group
4025 S. Riverpoint Pkwy
RE Bankruptcy Dept
Phoenix, AZ 85040

Village of Glendale Heights
300 Civic Center Plaza
RE Ticket Collection
Glendale Heights, IL 60139-2112

Wells Fargo Bank Dealer Svc
Attn Bankruptcy Dept
PO Box 19657
Irvine, CA 92623-9657

Wells Fargo Bank Dealer Svc
PO Box 1697
RE Bankruptcy Dept
Winterville, NC 28590